The Deferred Premium repays Medicare for the fact that not all will enroll, but that many sicker than average people are likely to voluntarily enroll. The Deferred Premiums ensure that the program is eventually full financed over roughly 20 years.

TITLE II: HELP FOR 55- TO 62-YEAR-OLDS WHO LOSE THEIR JOBS

55-62 year olds who are eligible for unemployment insurance (and their uninsured spouses) may buy into Medicare through a premium.

The full range of Medicare benefits may be bought by an individual between 55-62 who: (1) has earned enough quarters of coverage to be eligible for Medicare at age 65; (2) is eligible for unemployment insurance; (3) before lay-off had a year-plus of employment-based health insurance; and (4) because of the unemployment no longer has such coverage or eligibility for COBRA coverage.

A worker's spouse who meets the above

A worker's spouse who meets the above conditions (except for UI eligibility) and is younger than 62 may also buy-in (even if younger than 55).

The worker and spouse must terminate buy-in if they become eligible for other types of insurance, but if the conditions listed above reoccur, they are eligible to buy-in again. At age 62 they must terminate and can covert to the Title I program. Non-payment of premiums is also cause for termination.

There is a single monthly premium roughly equal to \$460 that will be adjusted for inflation. It must be paid during the time of buy-in; there is no Deferred Premium. This premium is set to recover base costs plus some of the cost created by the likely enrollment of sicker than average people.

TITLE III: HELP FOR WORKERS 55+ WHOSE RETIREE BENEFITS ARE TERMINATED

Workers age 55+ whose retirement health insurance is terminated by their employer may buy into their employer's health insurance for active workers at 125% of the group rate (this is an extension of COBRA health continuation coverage—not a Medicare program).

This Title is an expansion of the COBRA health continuation benefits program. If a worker and dependents have relied on a company retiree health benefit plan, and that protection is terminated or substantially slashed during his or her retirement, but the company continues a health plan for its active workers, then the retiree may buy-into the company's group health plan at 125% of cost. They can remain in that plan, paying 125% of the premium, until they are eligible for Medicare at age 65.

TITLE IV: TAX CREDITS

Creates a new, federal tax credit equal to 50% of the amount paid by an individual for any of the three new programs described above. Thus the actual cost of participation will be half of the dollar amounts described above. This tax credit assures much greater participation levels because it dramatically lowers the monthly premiums.

HONORING MODESTO CHRISTIAN SCHOOL'S BOYS BASKETBALL TEAM

HON. GARY A. CONDIT

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES Tuesday, March 27, 2001

Mr. CONDIT. Mr. Speaker, I rise to recognize Modesto Christian High School boys bas-

ketball team. On March 17, Modesto Christian High School played against Mater Dei of Santa Ana for the CIF Division I State Basketball Championship.

Though the Crusaders were narrowly defeated, 57–54 their efforts under the leadership of Coach Gary Porter cannot go unnoticed. This team has inspired people throughout my district. The Crusaders posted an impressive 34–4 record in its first season of Division I—the highest level of high school basketball in California. Coach Porter has developed an outstanding program that has set an example throughout the state and nation. His encouraging his players to be their best is a staple at Modesto Christian High School.

The championship game was senior Chuck Hayes' final game for the Crusaders where he had a game high 18 points and 20 rebounds. Hayes has been called the greatest high school player to come from this area. According to the Modesto Bee, "Hayes' ability to take this game to another level against the best the state had to offer is what separated him from the rest." Hayes is not only an example on the court but off as well. His reputation is impecable

Mr. Speaker, sometimes winning in life is more important than the points a team scores in a particular game. The Crusaders have proven that teamwork, dedication and integrity are key components to success not only in basketball, but also in life. It is an honor for me to recognize the winners at Modesto Christian for an outstanding season. These young men represent the Central Valley's best to the state.

I ask my colleagues to rise and join me in honoring the Modesto Christian Crusaders: Jon Crenshaw; Chuck Hayes; Miles Scott; Brian Donham; James Noel; Richard Midgley; Marc Pratt; Jeff Porter; Josh Bouck; Kevin Bonner; Beau Brummell; Bobby Cole, Jr.; Marshall Meyers; William Patterson; and Davis Paris.

IN HONOR OF JUSTICE ALICE ROBIE RESNICK

HON. DENNIS J. KUCINICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES Tuesday, March 27, 2001

Mr. KUCINICH. Mr. Speaker, I rise today to recognize Alice Robie Resnick, Justice of the Supreme Court of Ohio, who is being honored by the Cuyahoga County Democratic Party at their annual dinner this year.

Justice Resnick is a graduate of Siena Heights College, and the University of Detroit Law School. Serving as Assistant Prosecutor for Lucas County, she tried more than one hundred serious felony cases including ten death penalty cases. In 1982, she became the first woman elected to the Sixth District Court of Appeals. Justice Resnick became the second woman in history to be elected to the Ohio Supreme Court in 1988.

Justice Resnick has a long history of devotion to public service. She helped to form Toledo Crime Stoppers, Inc. and continues to serve on their Board of Trustees. As Chairperson of Safety on the Streets, she has spo-

ken extensively on crime prevention. In 1991, she prompted the Ohio Bar Association and the Ohio Supreme Court to form the Joint Task Force on Gender Fairness, which she co-chaired. Justice Resnick wrote two Supreme Court opinions, continuing her work to improve the lives and welfare of women in Ohio: State v. Koss, regarding battered women syndrome, and Kerans v. Porter Paint Co., which dealt with sexual harassment issues.

In addition to recognition from The Cuyahoga County Democratic Party, Justice Resnick received the Outstanding Judicial Service Award from the Ohio Academy of Trial Lawyers and the Judicial Excellence Award from the Mahoning Valley Women's Political Caucus in 2000. She was also named 1990 Woman of the Year of the Columbus Branch of the American Association of University Women.

Justice Resnick is married to Judge Melvin Resnick of the Sixth District Court of Appeals. She has three step children and six grand-children.

My fellow colleagues, please join me today in recognizing the many accomplishments of Justice Alice Robie Resnick, a woman dedicated to public service.

IN HONOR OF FRANKLIN G. SMITH, THE FIRST SUPERINTENDENT OF THE CHAMIZAL NATIONAL ME-MORIAL

HON. SILVESTRE REYES

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES Tuesday, March 27, 2001

Mr. REYES. Mr. Speaker, I rise today to recognize a great American. Mr. Franklin G. Smith passed away Wednesday, March 14, 2001 in El Paso, Texas. He has been a resident of El Paso since 1971. Mr. Smith was born in Pueblo, Colorado. He attended Pueblo Junior College, obtained his Bachelor's Degree from the University of Arizona, and performed graduate work at the University of Arizona. He served with honor in the United States Army from 1944–1946. I would like to express my heartfelt sorrow to his lovely wife, Mary Pauline Smith of El Paso, and his daughter Alison Diane Olson and grand daughter Amber Marie Olson.

Mr. Smith was a 42-year veteran of the National Park Service and was the first superintendent of the Chamizal National Memorial in my district. He had a distinguished career which began in 1948 as a Seasonal Park Archeologist at Mesa Verde. From there he worked as a Seasonal Park Naturalist for four summers at the Grand Canyon; Tumacacori National Monument, Arizona: and Carlsbad Caverns National Park in New Mexico. He then served as an Assistant to the Chief of Archeology here in Washington and as a Regional Museum Curator in the Southwest Regional Office in Santa Fe, New Mexico. Mr. Smith also served as the Superintendent of Fort Davis National Historic Site in Ft. Davis, Texas and, finally, as the Superintendent of Chamizal National Memorial until 1990. He was awarded the Department of Interior Distinguished Service Award for 40 years of service.

Mr. Smith was a great lover of history, music, and museums and was responsible for the development of the nationally recognized Border Folk Festival and the Siglo del Oro Spanish Drama Festival that takes place at the Chamizal National Memorial every year.

Mr. Smith was a Fellow of the Company of Military Historians, corresponding member of the Hispanic Society of America, member of the American Association of Museums and a member of the El Paso County Historical Society (where he received a distinguished service award). He was a respected military historian and loved nothing better than to perform military music for others.

Mr. Smith possessed a true love of nature, culture and history and devoted the majority of his life to the preservation, protection and interpretation of our national heritage. He was a symbol of the mission of the National Park Service and influenced, guided, educated and inspired countless numbers of students to become National Park Service rangers.

His true love was his beautiful wife, Mary Pauline whom he met while working at the Grand Canyon in Arizona. I want to again express my sincere sympathy for her loss. We will truly miss the first Superintendent of the Chamizal National Memorial, Mr. Franklin G. Smith

CONGRATULATIONS TO THE UNI-VERSITY OF MARYLAND TERRA-PINS

HON. STENY H. HOYER

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES Tuesday, March 27, 2001

Mr. HOYER. Mr. Speaker, Calvin Coolidge once said that, "Nothing in the world can take the place of persistence. Talent will not . . . genius will not . . . education will not. . . . Persistence and determination alone are omnipotent."

Mr. Speaker, the country finds itself on the edge of its seat, waiting with baited breath, as March Madness unfolds. The Final Four is just around the corner, and for the first time in history, the Mighty Maryland Terrapins will be there to show what persistence they've possessed, and what talent they exude.

Words can not possibly describe the poise and teamwork that the Terps exhibit. Their performance is to be applauded; their spirit imitated. What a deep sense of pride they have instilled in all of us for their hard work.

Under the tremendous coaching of Gary Williams, the Terps performance during this tournament has not only exceeded expectations, but has set a new standard for excellence. We can only hope that Terrence Morris mystifies, Steve Blake bolts, Juan Dixon dominates, Lonnie Baxter bounds, and Byron Mouton maneuvers the way they have so far. This will be the fourth meeting between the Terrapins and the Duke University Blue Devils. Each game has been an instant classic, and this contest shall truly be a game for the history books.

I stand before you today, an alumnus of Maryland, with the support of the entire State of Maryland, in praising the mighty Terrapins team, Coach Gary Williams and Athletic Director Debbie Yow. I encourage all in the Washington metropolitan area to join in saluting the Maryland Terps and wishing them success this weekend in Minneapolis.

Nuthin' but Net, Mr. Speaker . . . FEAR THE TURTLE!!!

A TRIBUTE TO HOWARD P. BERKOWITZ

HON. NITA M. LOWEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES Tuesday, March 27, 2001

Mrs. LOWEY. Mr. Speaker, I rise today to express my great admiration for Howard P. Berkowitz, a man of extraordinary ability, boundless generosity, and profound commitment to service.

Howard has enjoyed a long and successful career in the field of finance, where his business acumen and managerial skill are widely respected. But it is through his tireless efforts to promote education, improve health care, support the arts, and encourage tolerance that Howard's character is most clearly revealed.

On April 5th, Howard will be honored by the Anti-Defamation League, an organization he has served as National Chair and in a variety of other important capacities. It is fitting that he should be so recognized, because Howard embodies the core values of ADL.

He believes passionately in advancing justice and equality, combating bigotry and anti-Semitism, and helping all men and women treat each other with respect and dignity. Indeed, Howard's truly international reputation has enhanced ADL's global statute and helped bring anti-bias education to every corner of the globe.

At the same time, Howard has devoted considerable time and energy to a range of other worthwhile causes. He founded the Gar Reichman Laboratory at Memorial Sloan-Kettering, while also serving on the Boards of the Stedman-Hawkins Sports Medicine Foundation, the Cancer Research Institute, and the President's Council of Memorial Sloan-Kettering. In each of these roles and others, Howard commands the trust and admiration of all with whom he works.

It is an honor to represent Howard Berkowitz and his family in the Congress. I am pleased to join the chorus of tributes for such a good friend and great human being.

IN HONOR OF THE CLEVELAND FILM SOCIETY

HON. DENNIS J. KUCINICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES Tuesday, March 27, 2001

Mr. KUCINICH. Mr. Speaker, I rise today to honor the Cleveland Film Society. Now celebrating its 25th anniversary, the Cleveland Film Society has enriched and educated our community for generations.

Every year, the Cleveland Film Society sponsors the Cleveland International Film Fes-

tival, which has become one of the premiere cinematic events in the country. Sponsoring over eighty feature films each year, the festival has become an important cultural event for the city of Cleveland. Always consciously working to create a more diverse social climate, the festival has served as a venue for people of all races, sexual orientations, and ethnicities to come together and express themselves. The Cleveland International Film Festival has served not just as a catalyst for tolerance, but also for understanding by providing people with an environment conducive to the intellectual analysis of film and important social issues.

Throughout its 25 years, the Cleveland Film Society has always provided the community with important educational opportunities. Two years ago, they began offering classes to the people of the surrounding neighborhood. Bringing innovative filmmakers to teach the classes, the community has been provided with an amazing educational resource. The society offers many classes from art appreciation to animated design.

Another important service of the Cleveland Film Society is the Cleveland Filmmakers Program. Offering consultation and advocacy services, the program has become an asset to area filmmakers. The program now has more than 300 members who attend meetings, workshops, and seminars.

After 25 years of valuable community service, the Cleveland Film Society has continually proven to be a valuable resource to our community. Providing our neighborhood with wonderful educational opportunities and chances to have dialogues with filmmakers, the society has become an important asset to the Cleve-

to have dialogues with filmmakers, the society has become an important asset to the Cleveland area. My fellow colleagues, please join me in honoring the Cleveland Film Society.

THE EMERGENCY ECONOMIC REVITALIZATION ACT

HON. MAC COLLINS

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES Tuesday, March~27, 2001

Mr. COLLINS. Mr. Speaker, today I rise to introduce The Emergency Economic Revitalization Act. The time for Congress to provide taxpayers and our nation's stumbling economy with an infusion by refunding tax revenues is now. In the past, Congress has regularly provided emergency funds for a variety of needs for specific groups suffering economic loss. Following that precedent, it is time that we provide emergency relief for those who bear the brunt of the current ailing economy. They are the same group, who because of this emergency assistance, will have the greatest ability to provide an economic rebound—the taxpayers.

My legislation will provide every single taxpayer, who had a liability in tax year 1999, with a rebate of 5 percent. These refunds will be made this year, making sure that we give individuals and families their own tax funds back as soon as possible. This is the kind of injection into the economy that will make a real difference today.

Waiting until the current economic emergency reaches crisis proportions will be too